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## **Congratulations!**

If you have recently opened your business or have decided it's time to review your credit card processing arrangements, you've come to the right place. With Express Merchant Processing Solutions<sup>SM</sup>, you can complete this on-line application in 15 minutes! If you need equipment, leasing options are available for point of sale terminals as well. If you already own a terminal, we'll set-up your current equipment\* at no additional cost.

It's simple and it's secure: all of your application information is encrypted. You can be approved and ready to process credit cards in as little as two to three business days!

If your business can be categorized as one of the following business types\*\*, then click here to learn more!

806

- Furniture Stores and/or Floor Covering
- Mail order/Telephone Order oriented business
- Internet and/or e-commerce businesses
- Electronics and/or Computer Stores
- Travel Agencies and/or Reservation Services
- Membership and/or Subscription businesses

Before you begin, please make sure you have the following information nearby to complete the application:

- Business contact information
- Federal tax ID number (or Social Security # if not incorporated)
- Current credit card processor contact info (if applicable)
- Business owner and bank reference information
- Funding information (bank routing numbers for your business's checking account)

802

Continue

Cancel

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\* if your terminal equipment is not listed in the "Order Equipment" section, you will have to either choose to lease from the listed options or call 877-590-5899 for further information

\*\* if your business can be categorized as one of the listed types, submitting this application will terminate any resulting merchant agreement and may result in a change to shown "Service Fees."

FIG. 8

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## Step 5 of 6: Equipment Selection and Fees

All of the following equipment options are recommended for retail and restaurant establishments. If you have elected to accept debit transactions, please ensure that you select an equipment package that is inclusive of a pinpad. Also, don't forget to purchase an imprinter! If you have any questions, please contact a representative to inquire about our terminal options.

1902  
☒ Lease ☐ Customer Owned

Select	Package Description	Images	Lease Price	Lease (36 Months)	Customer Owned	Debit
1904	T7P	VIEW	\$35.99	✓	✓	NO
1906	T7P / S7CR	VIEW	\$51.99	✓	✓	✓
1908	Omni 396 / P350	VIEW	\$35.99	✓	✓	NO
1910	Omni 396 / P350 / P1000	VIEW	\$47.99	✓	✓	✓
1912	T77	VIEW	\$35.99	✓	✓	NO
1914	T77 / S7CR	VIEW	\$51.99	✓	✓	✓
1916	Tranz330 / P250	VIEW	N/A	NO	✓	NO
1918	Tranz330 / P250 / P1000	VIEW	N/A	NO	✓	✓

Select	Additional Equipment	Images	Cost
1920	Imprinter	VIEW	\$35.00

Please use these Navigation Buttons to complete the application steps...



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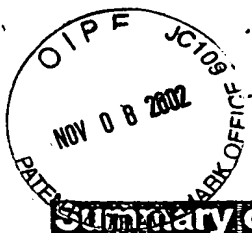
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## Summary of Terms and Agreement

From time to time you may have questions regarding the contents of your processing agreement with us. The following information summarizes portions of the Agreement in order to assist you in answering some of the questions we are most commonly asked:

Certain terms of the Agreement such as pricing, are dependent upon the information you have provided and certain assumptions regarding your business and bankcard processing. Accuracy of the MasterCard/Visa volume and average sale amount indicated on the application is also an important component of servicing your account. The price charged may be changed retroactively in the event the information or assumptions are incorrect or there is a change in your business. If you are billed back for such an increase in price you may be charged an additional amount with regard to each transaction processed at the incorrect price.

We may debit your bank account from time to time for amounts owed to us under the Agreement.

Funding for your Card transactions which are settled by us, will be initiated one business day after your submission of the transactions for processing.

The account you designate as your settlement account must be a demand deposit account that is primarily used for business purposes.

There are many reasons why a Chargeback may occur. When they occur we will debit your settlement funds or settlement account. For a more detailed discussion regarding Chargebacks see Section 6 of the Agreement.

If you dispute any charge or funding, you must notify us within 45 days of the date of the statement where the charge or funding appears.

The Agreement limits our liability to you. For a detailed description of the limitation of liability see Section 7 of the Agreement.

We have assumed certain risks by agreeing to provide you with bankcard processing. Accordingly, we may take certain actions to mitigate our risk, including termination of the Agreement or establishment of a reserve account under certain circumstances. In addition, actual sales deposits materially greater than estimates provided by you may result in funding delays and/or additional information requirements to support a reevaluation of your account.

By executing the Agreement with us, you are authorizing us to obtain financial and credit information regarding you and your business throughout the term of the Agreement.

The Agreement contains a provision that in the event you terminate the Agreement early, you will be responsible for the payment of an early termination fee.

We hope that the above information is helpful to you. Of course, in the event any of the above information conflicts with the Agreement, the terms of the Agreement will control.

View the [Merchant Services Bankcard Agreement](#).

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### Personal Guaranty

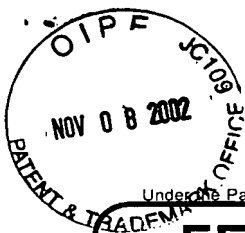
In exchange for The Northern Trust Company and First Data Merchant Services' acceptance of this Agreement, the individual entering this Agreement on behalf of CUSTOMER unconditionally guarantees performance of CUSTOMER's obligations under this Agreement and payment of all sums due hereunder. This is a Guaranty of payment and not of collection and The Northern Trust Company and First Data Merchant Services are relying upon this Guaranty in entering this

FIG. 21

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1012-02

2876 \$

PTO/SB/17 (11-01)  
Approved for use through 10/31/2002. OMB 0651-0032  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>FEE TRANSMITTAL</b> <b>for FY 2002</b> <small>Patent fees are subject to annual revision.</small>		<b>Complete if Known</b>	
		Application Number	09/473,383
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27		Filing Date	12/28/1999
TOTAL AMOUNT OF PAYMENT (\$)		First Named Inventor	Morea, Dominic
		Examiner Name	Albert J. Gagliardi
(\$)		Group Art Unit	2876
		Attorney Docket No.	10161-28700

<b>METHOD OF PAYMENT</b> (check all that apply)		<b>FEE CALCULATION</b> (continued)																																																																																																																																																																															
<input checked="" type="checkbox"/> Check <input type="checkbox"/> Credit card <input type="checkbox"/> Money Order <input type="checkbox"/> Other <input type="checkbox"/> None		<b>3. ADDITIONAL FEES</b>																																																																																																																																																																															
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<b>SUBMITTED BY</b>		<b>Complete (if applicable)</b>	
Name (Print/Type)	John T. Winburn	Registration No. (Attorney/Agent)	26,822
Signature		Telephone	404-233-7000
		Date	11/08/2002

**WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.**

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.